

P.O. Box 85
Emerson, NJ 07630-0085



Gem Recovery Systems

Phone (201) 722-8780

EXHIBIT F

*****AUTO**SCH 5-DIGIT 07055
DELIA RODRIGUEZ

REDACTED



Date: 2/22/2018
Gem Account No.: REDACTED 063-1
Client: MONOC
Client Reference No.: REDACTED 3101
Date of Service: 12/10/2016
Balance Due: \$1,370.46

Dear DELIA RODRIGUEZ:

PRE-LEGAL NOTICE

Your account is seriously past due. This has been reported to the major credit bureaus and it will now be considered for referral to our attorney for legal review.

In the event that legal action is instituted, and judgement is entered against you, you may be liable for additional costs, expenses, and post judgement interest as may be permitted under your account with our client or as authorized by law.

Depending upon applicable laws, your bank account may be levied upon and/or a portion of wages may be garnished to satisfy any judgement that is entered by the court.

It is not too late to contact our office to schedule a payment agreement. However, an initial payment must be made immediately in order to avoid the collection activities listed above. To contact us, call 201-722-8780.

GEM RECOVERY IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

=====PLEASE DETACH AT PERFORATION AND RETURN WITH YOUR PAYMENT=====

If paying by check, please make checks payable to **GEM RECOVERY SYSTEMS** and write your Gem Account Number in the memo line. Please return any correspondence or payment, where appropriate, to us using the enclosed courtesy return envelope. Ensure that the return address is visible in the window of the envelope. Note that the United States Postal Service will not accept mail without postage applied. Thank you.

You can pay your bill online at <https://Gem.SecBillPay.com>

Gem Acct No.: REDACTED 063-1
Client: MONOC
Client Reference No.: REDACTED 3101
Client ID: 13387

Please
return to:
→

Gem Recovery Systems

PO BOX 85
EMERSON NJ 07630-0085



Amount Due: \$1,370.46

Name: DELIA RODRIGUEZ
Series letterf List: 7/25/2017